EXAMINER'S AMENDMENT - 10/698140

Claim 1. (Currently Amended) In a financial advisory computer system, a method for providing financial advice, the method including:

receiving a risk tolerance for a client ~~at a server computer~~;

receiving preferences for the client wherein the preferences for the client include an identification of specific assets that the client wants to sell or hold;

identifying assets held in [[a]] the client's portfolio;

based on the preferences and the risk tolerance for the client, determining, via a server computer, a recommended asset allocation;

providing a database with ratings for different financial assets;

Identifying one or more assets in the client's portfolio that are recommended to be sold;

for each asset of the one or more identified assets recommended to be sold, generating a list of alternative client portfolio assets recommended to be sold instead of the identified asset;

wherein an asset is recommended to be sold based on one of the following criteria: (1) the asset is recommended to be sold to achieve the recommended asset allocation, (2) the asset is recommended to be sold based on the specific client preferences, (3) the asset is recommended to be sold in order to achieve sector diversification, (4) the asset is recommended to be sold based on a poor rating for the asset in the database, (5) the asset is recommended to be sold in order to reduce concentration in the asset, or (6) the asset is recommended to be sold to realize tax loss harvesting;

generating a plurality of tables wherein each asset of the one or more identified assets recommended to be sold is included in one of the tables, wherein each table corresponds to a reason that identifies the basis for recommending that assets contained in the table be sold, wherein the plurality of tables includes a first table that lists assets to be sold to achieve a recommended asset allocation and a second table that lists assets to be sold due to poor ratings, and wherein the basis correlates to an investment strategy for the client's portfolio;

receiving account numbers for a plurality of investment accounts the client has at a particular financial institution;

receiving additional preferences wherein the additional preferences also include which of the plurality of accounts are to be included in financial advisory considerations;

identifying assets held in the client's portfolio wherein the portfolio includes assets spread across the included accounts; and

recommending placing assets into the included accounts in a tax efficient manner, wherein the tax efficient manner comprises selecting assets with least tax efficiency for purchase in the included accounts that are most tax advantaged.